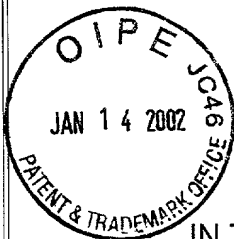


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PATENT
Attorney Docket No. 6556.0003-03000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
John Polk) Group Art Unit: 2716
)
Serial No.: 09/973,865) Examiner: E. Cosimano
)
Filed: October 11, 2001)
)
For: METHOD AND APPARATUS FOR)
PAYMENT PROCESSING USING)
DEBIT-BASED ELECTRONIC)
FUNDS TRANSFER AND)
DISBURSEMENT PROCESSING)
USING ADDENDUM-BASED)
ELECTRONIC DATA)
INTERCHANGE)

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

RESPONSE TO NOTICE TO FILE CORRECTED APPLICATION PAPERS

In response to the communication of November 13, 2001, Applicant submits the enclosed drawings in compliance with 37 C.F.R. 1.84 for filing in the above-identified application. Applicant has mislaid the Notice to File Corrected Application Papers and therefore submits a copy of the Notice to File Corrected Application Papers received in a related case, application no. 09/975,241, with the appropriate changes marked in red.

Because these two applications were filed with identical specifications and drawings, Applicant believes the objections to the drawings would have been the same.

Therefore, Applicant respectfully requests that the enclosed drawings be entered

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09/973,865

PATENT

Attorney Docket No. 6556.0003-03000

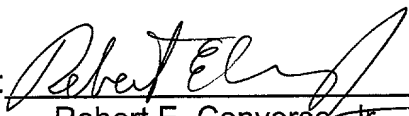
into the file for application no. 09/973,865 in response to the Notice to File Corrected Application Papers.

If any fees are necessary for the submission of these formal drawings, please charge our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: January 14, 2002

By: 
Robert E. Converse, Jr.
Reg. No. 27,432

09/973,865

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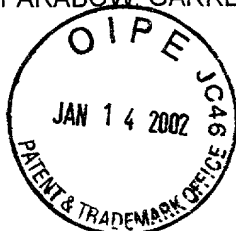
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WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/975,241 09/973,865	10/12/2001 10/11/2001	John Polk	06556.0003-04 06556.0003-03

CONFIRMATION NO. 2371

22852

FINNEGAN, HENDERSON, FARABOW GARRETT &
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WASHINGTON, DC 20005



FORMALITIES LETTER



OC000000006964118

Date Mailed: ~~10/24/2001~~
11/13/2001

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

This application has been accorded an Application Number and Filing Date. The application, however, is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given **TWO MONTHS** from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a)

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

A copy of this notice **MUST** be returned with the reply.

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

NOV 26 2001

FINNEGAN, HENDERSON,
FARABOW GARRETT & DUNNER, L.L.P.

11/24/01 REC/UM/KAA
Attorney
Case 06556.0003-03
Due Date 12/24/01
Action Substituted Drawings
By [Signature]

200703865-014400